

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BRYAN WILLIAM LABONOWSKI  
STEPHANIE MAE LABONOWSKI  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:14-11312 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 23, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/16/2014 and confirmed on 2/18/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		98,457.76
Less Refunds to Debtor	2,081.58	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>96,376.18</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,450.00	
Trustee Fee	4,098.20	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>8,548.20</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL HOME LOAN MORTGAGE COR Acct: 9858	0.00	38,746.74	0.00	38,746.74
	FEDERAL HOME LOAN MORTGAGE COR Acct: 9858	7,004.29	7,004.29	0.00	7,004.29
	CONNEAUT LAKE JOINT MUNICIPAL AUT Acct: 1442	1,095.75	1,095.75	0.00	1,095.75
	ALLY FINANCIAL(*) Acct: XXXXXXXXXXXXXXXXXX307)	6,110.77	6,110.77	1,612.67	7,723.44
	ALLY FINANCIAL(*) Acct: XXXXXXXXXXXXXXXXXX424)	6,190.63	6,190.63	1,516.90	7,707.53
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 5307	10,158.13	10,158.13	1,045.38	11,203.51
					<b>73,481.26</b>

Priority					
	DANIEL P FOSTER ESQ** Acct:	3,500.00	3,500.00	0.00	0.00
	BRYAN WILLIAM LABONOWSKI Acct:	0.00	0.00	0.00	0.00
	BRYAN WILLIAM LABONOWSKI Acct:	2,081.58	2,081.58	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	FOSTER LAW OFFICES** Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2/19	950.00	950.00	0.00	0.00
	CONSUMER PORTFOLIO SVCS/CPS Acct: 8605	0.00	14,346.72	0.00	14,346.72
					<b>14,346.72</b>

Unsecured					
	FIRST AMERICAN EQUITY LOAN++ Acct:	0.00	0.00	0.00	0.00
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 3930	898.76	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC*	277.17	0.00	0.00	0.00

14-11312 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5201				
	MEADVILLE AREA FCU**	846.69	0.00	0.00	0.00
	Acct: 3838				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 3564				
	SOUTHWEST CREDIT SYSTEMS*	0.00	0.00	0.00	0.00
	Acct: 2752				
	AIS PORTFOLIO SERVICES (AMERICAN I	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS

87,827.98

TOTAL

CLAIMED 0.00

PRIORITY 30,559.57

SECURED 2.022.62

Date: 03/23/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BRYAN WILLIAM LABONOWSKI  
STEPHANIE MAE LABONOWSKI  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:14-11312 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Bryan William Labonowski  
Stephanie Mae Labonowski  
DebtorsCase No. 14-11312-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: lmar  
Form ID: pdf900Page 1 of 2  
Total Noticed: 30

Date Rcvd: Mar 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2020.

db/jdb +Bryan William Labonowski, Stephanie Mae Labonowski, 10473 State Highway 285,  
Conneaut Lake, PA 16316-2537

cr +SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412

cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386

13978584 +Conneaut Lake Joint Municipal Authority, c/o Alan R Shaddinger, 21 Forest Avenue,  
Meadville, PA 16335-1338

13969211 +Eos Cca, Po Box 981008, Boston, MA 02298-1008

15175387 +Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

13978585 +First American Equity Loan Services, 1100 Superior Ave East #200, Cleveland, OH 44114-2518

13969213 +Midland Funding LLC, 350 Camino De La Reina, Suite 100, San Diego CA 92108-3007

13969214 +Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren, PA 16365-0337

13969215 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244

14802743 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386

14042633 +Wells Fargo Bank, NA, Attention: Bankruptcy Department, MAC # D3347-014,  
3476 Stateview Boulevard, Fort Mill, SC 29715-7203

13969217 Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines IA 50306-0335

13969218 +Windstream Communications, Attn: Alice Peace, 2 North Main Street,  
Greenville, SC 29601-4874

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 26 2020 04:50:11  
Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 26 2020 04:50:20  
PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067

13969206 +E-mail/Text: g20956@att.com Mar 26 2020 04:55:15 AT&T Mobility, 1025 Lenox Park Blvd,  
Atlanta GA 30319-5309

13979287 E-mail/Text: ally@ebn.phinsolutions.com Mar 26 2020 04:51:34 Ally Financial,  
PO Box 130424, Roseville, MN 55113-0004

13969205 +E-mail/Text: ally@ebn.phinsolutions.com Mar 26 2020 04:51:34 Ally Financial,  
200 Renaissance Center, Detroit, MI 48243-1300

14308287 +E-mail/Text: bankruptcy@consumerportfolio.com Mar 26 2020 04:54:35  
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071

13969207 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Mar 26 2020 04:48:09  
Capital One Auto Finance, 3905 North Dallas Parkway, Plano, TX 75093-7892

13969208 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 26 2020 05:08:43 Capital One, N.a.,  
Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285

14025418 +E-mail/Text: bankruptcy@cavps.com Mar 26 2020 04:54:57 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13969209 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 26 2020 04:45:41 Credit One Bank,  
Po Box 98873, Las Vegas, NV 89193-8873

13969210 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 26 2020 04:45:41 Credit One Bank,  
PO Box 98875, Las Vegas, NV 89193-8875

13999539 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 26 2020 04:54:48 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617

13969212 +E-mail/Text: ahefner@onefcu.com Mar 26 2020 04:56:02 Meadville Area Federal Credit Union,  
300 Arch Street, Meadville, PA 16335-3217

14656918 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 26 2020 04:48:00  
Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541

13969216 +E-mail/Text: bankruptcy@sw-credit.com Mar 26 2020 04:54:06 Southwest Credit Systems,  
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Federal Home Loan Mortgage Corporation, as Trustee

cr WELLS FARGO BANK, N.A.

cr\* +Ally Financial, PO BOX 130424, Roseville, MN 55113-0004

cr\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386

13979997\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004

14888822\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386

TOTALS: 2, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: lmar  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Mar 25, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 27, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2020 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Stephanie Mae Labonowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Plaintiff Stephanie Mae Labonowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Bryan William Labonowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Plaintiff Bryan William Labonowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for  
the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3  
bkgroup@kmlawgroup.com  
Jana S Pail on behalf of Plaintiff Ronda Winnecour, Esq., Chapter 13 Trustee  
jpail@chapter13trusteedpa.com  
John F. Kroto on behalf of Creditor Ally Financial john\_kroto@pawb.uscourts.gov,  
knoxbank@hotmail.com, mwernicki@kmgslaw.com, burban@kmgslaw.com  
Joseph P. Schalk on behalf of Creditor WELLS FARGO BANK, N.A. jschalk@barley.com,  
sromig@barley.com  
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11